

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION**

In re:

BARNEY OKUN,

**CASE NO.: 3:15-bk-00179-JAF
CHAPTER 13**

Debtor

CHAPTER 13 PLAN

COMES NOW the Debtor, BARNEY OKUN, and files this Chapter 13 Plan.

1. The future earnings of the Debtor is submitted to the control and supervision of the Trustee, and the Debtor shall pay to the Trustee the sum of **\$2,406.01** in months one through ten (1-10) **\$2,240.36** in months eleven through sixty (11-60). The Debtor shall pay by cashier's check or money order to **Douglas W. Neway, Chapter 13 Standing Trustee, P.O. Box 2079, Memphis, TN 38101-2079**. The Debtor's name and case number must be indicated clearly thereon and received by the due dates for payments established by Court order.

2. From the payments so received, the Trustee shall make disbursements as follows:

A. **PRIORITY CLAIMS**

1) The fees and expenses of the Trustee shall be paid over the life of the Plan at the rate of ten percent (10%) of the amount of all payments under the Plan.

2) **LAW OFFICE OF PRESTON H. OUGHTON** is owed the sum of \$1,500.00 for representing the Debtor in this bankruptcy case. The Trustee shall disburse the sum of **\$150.00** in months one through ten (1-10) of this Chapter 13 Plan.

B. **SECURED CLAIMS**

1) **SUNTRUST MORTGAGE** holds a mortgage on Debtor's homestead property located at 7873 Pikes Peak Drive, Jacksonville, Florida 32244. The Trustee shall pay this creditor the regular monthly payments in the amount of **\$936.58** in months one through sixty(1-60) of this Chapter 13 Plan

2) **NAVY FEDERAL CREDIT UNION** holds an auto loan security interest on a 2004 Ford Ranger. The Trustee shall pay this creditor the sum of \$12,568.30 with regular monthly payments in the amount of **\$187.75** in months one through sixty (1-60) of this Chapter 13 Plan, the amount which includes five and seventy-five hundredths percent (9.90%) per annum simple interest, for a total payment of \$11,265.00.

3) **NAVY FEDERAL CREDIT UNION** holds a second mortgage on debtor's primary residence which shall be avoided and debt treated as unsecured.

C. **UNSECURED CLAIMS**

Any claims filed after **May 26, 2015**, shall receive no distribution under this Chapter 13 Plan unless specifically provided for above.

Unsecured creditors, including those secured creditors which have deficiency claims or liens that have been voided, which timely filed claims shall receive pro-rata distribution. The Trustee shall disburse regular monthly payments in the amount of **\$912.95** in months one through ten (1-10) and **\$912.36** in months eleven through sixty (11-60) of this Chapter 13 Plan.

3. **EXECUTORY CONTRACTS OR LEASES.** The Debtor does not reject any executory contracts or leases.

4. **VESTING.** Title to all property of the estate shall re-vest in the Debtor upon confirmation of this Plan.

5. **RETENTION OF LIEN.** Secured creditors shall retain their liens until the allowed secured claim is paid in full.

6. **LATE FEES OR ATTORNEY'S FEES.** No creditor shall be entitled to any late fees, attorney's fees, other costs or interest other than the interest contained in the payments provided for by the Plan during this bankruptcy, including the life of this Plan, except as ordered by this Court, excluding existing student loan claims. Upon successful completion of this Plan, the Debtor's mortgage balance shall be deemed current as a matter of law.

7. **INSURANCE.** Debtor shall keep the collateral that secures any debt paid under this Plan insured as provided for in the agreement between the Debtor and creditor.

DATED this 20th day of January, 2015.

Respectfully Submitted,

LAW OFFICE OF PRESTON H. OUGHTON

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_____/s/ Preston H. Oughton

Preston H. Oughton, Esquire

Florida Bar No. 0059389

Attorneys for Debtor

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a copy of the foregoing Chapter 13 Plan has been furnished this 20th day of January, 2015, by email or United States first-class mail to all Creditors and Parties in Interest as listed on the Court's Matrix as attached.

/s/ Preston H. Oughton
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